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Serial No.:	09/506,405	PATENT
Filing Date:	February 17, 2000	
Inventor:	Fulton, et al.	
Title:	COMMUNICATIONS NETWORK INTERFACE FOR USER FRIENDLY INTERACTIVE ACCESS TO ONLINE SERVICES	
Examiner:	Frantzy Poinvil	
Group Art Unit:	3628	
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FILED BY FACSIMILE TO 703-872-9306 ON APRIL 14, 2004**ATTENTION GROUP ART UNIT 3628, EXAMINER FRANTZY POINVIL**

c/o Mail Stop Amendment
Commissioner of Patents
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AMENDMENT**and****RESPONSE TO OFFICIAL COMMUNICATION****Dear Sir:**

This is a response to the Official Communication mailed in this application on October 17, 2003. Entry of the following amendments, reconsideration and reexamination, and allowance of the application are respectfully requested.

I. Please enter the attached substitute specification identified as "Attachment A." The following addition is made to the first paragraph:

RELATED APPLICATIONS

[001] This application is a continuation of application serial number 08/962,912, filed on October 27, 1997, now United States Letters Patent No. 6,182,052, which is a continuation of application serial number 08/254,146, filed June 6, 1994, now abandoned. The referenced applications are incorporated by reference herein.

II. In the claims, please amend claims 1-4 and add claims 5-18 as follows:

Claim 1: (currently amended) A method for facilitating transaction processing over a [communications] network of interconnected users, providers and a payment and settlement mechanism utilizing a visually perceptible screen display interface, said method comprising:

providing a [communications] network, said network having a user operable terminal for connecting with and sending and receiving communications at a remote location, the terminal being interconnected with a gateway service platform processor, which, in turn, is interconnected with a payment and settlement mechanism and one or more [relative to a] provider of transactions, [and a gateway service platform] the terminal being further capable of [for] processing and transmitting communications to and from the [user operable] terminal and to and from at least one computer associated with the one or more provider of the transactions;

providing a screen display, on said user operable terminal, of informational menus which provide access through connection indicia displayed on said screen [display] to a variety of information, goods, and services transactions offered by the one or more [participating] provider[s] of transactions, said connection indicia providing a variety of user selectable choices [, said buttons being] changeable in accordance with different informational menus transmitted from said one or more provider[s] of transactions;

communicating to the service platform the user's input corresponding to the user's selection from said variety of information, goods, and services represented by said connection indicia on said screen display;

displaying on the screen display data concerning the information, goods, or services received from the computer through the service

platform in response to the user's selection from the variety of choices represented by said connection indicia [~~, said data having been received from the services platform by the terminal~~] ;

providing an option, on a screen display of informational menus, selectable by the user to communicate ~~[by voice or TDD]~~ through the service platform to a representative of the provider of transactions with regard to the user selected information, goods, or services;

enabling the user to communicate with the representative of the provider of transactions by ~~voice or TDD transmission~~ upon the user's selection of said option ~~[through a direct communication line between the user and the provider]~~ ; ~~[and~~

~~terminating the menu display on the terminal screen when the direct connection between the user and the provider is initiated~~

enabling the user to make a selection of the information, goods, or services corresponding to the indicia displayed on the screen and transmitting that selection through the gateway processor to the one or more provider and to the payment and settlement mechanism;

whereby, upon receipt of the selection, 1) the gateway processor transmits the selection to the payment and settlement mechanism and to the provider; 2) the payment and settlement mechanism debits funds in the amount of the transaction from the user and credits the funds debited from the user to the provider; and 3) the provider delivers the selected information, goods or services to the user.

Claim 2: A method of accessing an account, conducting a transaction, obtaining a service or obtaining information using an interface with ~~[a user interface for]~~ a communications network, said communications network including a user operable terminal for connecting with and sending and receiving communications at a remote location relative to a provider of the account, transaction, service or information and a gateway service platform for processing and transmitting communications to and

from the user operabl terminal and to and from at least one comput r associat d with the provider of the account, transaction, servic or information, and with a payment and settlement mechanism, said method comprising:

providing, on said user operable terminal, a screen displayed interface of connection Indicia that are different in accordance with differing modes of operation of the terminal;

providing instructional prompts on the screen displayed interface enabling the user to operate the terminal;

providing, in an internally programmed processing unit in the terminal, a multiplicity of preprogrammed choices represented by a plurality of connection indicia each having a different display characteristic with respect to the account, transaction, service or information, said multiplicity of preprogrammed choices being perceptible on the screen displayed interface to the user;

registering in the terminal the user's input corresponding to the user's selection from the multiplicity of preprogrammed choices displayed on the screen displayed interface;

communicating to the service platform the user's selection registered as the user's input from the multiplicity of preprogrammed choices;

displaying, on the screen displayed interface, data concerning the account, transaction, service or information received from the computer through the service platform in response to the user's selection from the multiplicity of preprogrammed choices, said data having been received from the services platform by the terminal;

simultaneously displaying on the screen displayed interface the multiplicity of preprogrammed choices and an option selectable by the user to communicate [by voice or TDD] through the service platform to a representative of the provider with regard to the user selected account, transaction, service or information;

maintaining in the processing unit of the terminal a record of connection address indicia uniquely associated with a representative of the provider of each account, transaction, service or information displayed that is associated with [a voice or TDD] communication option;

interconnecting the user terminal with the provider at the address associated with the provider in response to user selection of said option to communicate [by voice or TDD]; and

enabling the user to communicate with the representative of the provider [by voice or TDD transmission] upon the user's selection of said option through a direct communication [line] link between the user and the provider; and

[terminating the menu display on the terminal screen when the direct connection between the user and the provider is initiated]

enabling the user to make a selection of the information, goods, or services corresponding to the indicia displayed on the screen displayed interface and transmitting that selection through the gateway processor to the one or more provider and to the payment and settlement mechanism;

whereby, upon receipt of the selection, 1) the gateway processor transmits the selection to the payment and settlement mechanism and 2) the payment and settlement mechanism debits funds in the amount of the transaction from the user and credits the funds debited from the user to the provider.

Claim 3: (currently amended) The method of claim 1, in which the payment and settlement mechanism is interconnected with one or more financial institution and [wherein] the step of providing a screen displayed interface comprises displaying [ef] informational menus [includes] providing means for enabling the user to:

enter at least one of the group consisting of a user identification number, a secret code and a service password;

instruct a financial institution to initiate settlement of debits and credits with respect to charges incurred or funds acquired by the user as a result of a transaction with the provider;

request a confirmation number following successful completion of the transaction with the provider[; and

~~repeat the transaction in the event of interruption or error in the data transmissions or error in the transaction].~~

Claim 4: The method of claim 2, wherein the step of providing a multiplicity of choices includes providing means for enabling the user to:

enter at least one of the group consisting of a user identification number, a secret code and a service password;

~~[instruct a financial institution to]~~ initiate settlement of debits and credits with respect to charges incurred or funds acquired by the user as a result of a transaction with the provider;

request a confirmation number following successful completion of the transaction with the provider[; and

~~repeat the transaction in the event of interruption or error in the data transmissions or error in the transaction].~~

Claim 5: (new) The method of claim 2 in which, upon receipt of the selection, the gateway processor transmits the selection to the provider and the provider delivers to the user the account, transaction, service or information selected.

Claim 6: The method of claim 1 in which the payment and settlement mechanism is interconnected with one or more financial institutions that maintain accounts of the user and the one or more provider and in which,

upon receipt of the selection from the gateway processor, the payment and settlement mechanism processes the debit in the amount of the transaction by transferring funds from the account of the user to the account of the provider.

Claim 7: (new) The method of claim 3 including the display of a choice on the screen interface to provide means for enabling the user to repeat the transaction in the event of interruption or error in the data transmissions or error in the transaction.

Claim 8: (new) The method of claim 4 including the display of a choice on the screen interface to provide means for enabling the user to repeat the transaction in the event of interruption or error in the data transmissions or error in the transaction.

Claim 9: (new) The method of claim 1 in which the payment and settlement mechanism is interconnected with a credit card system with which the user's account and an account of the one or more provider are associated and in which upon receipt of the user's selection from the gateway processor, the payment and settlement mechanism debits the user's credit card in the amount of the transaction and credits the account of the provider with the funds of the transaction.

Claim 10: (new) The method of claim 2 in which the payment and settlement mechanism is interconnected with a credit card system with which the user's account and an account of the one or more provider are associated and in which upon receipt of the user's selection from the gateway processor, the

payment and settlement mechanism debits the user's credit card in the amount of the transaction and credits the account of the provider with the funds of the transaction.

Claim 11: (new) The method of claim 1 in which the variety of information, goods, and services displayed on the interface comprises a merchandise catalog.

Claim 12: (new) The method of claim 2 in which the multiplicity of choices having a different display characteristic with respect to the account, transaction, service or information displayed on the interface comprises a merchandise catalog.

Claim 13: The method of claim 1 in which the variety of information, goods, and services displayed on the interface comprises travel services linked to an airline reservation system.

Claim 14: (new) The method of claim 2 in which the multiplicity of choices having a different display characteristic with respect to the account, transaction, service or information displayed on the interface comprises travel services linked to an airline reservation system.

Claim 15: The method of claim 1 in which the payment and settlement mechanism interconnected with the gateway processor is an automated clearinghouse interconnected with a financial institution at which the user is an

account holder and the service displayed on the interface comprises a bill pay service that debits funds from the users account upon selection by the user of a payor indicia displayed on the screen and input by the user of a funds amount.

Claim 16: (new) The method of claim 2 in which the payment and settlement mechanism interconnected with the gateway processor is an automated clearinghouse interconnected with a financial institution at which the user is an account holder and the service displayed on the interface comprises a bill pay service that debits funds from the users account upon selection by the user of a payor indicia displayed on the screen and input by the user of a funds amount.

Claim 17: The method of claim 1 in which the means for permitting the user to communicate to the provider includes at least one of a voice, TDD or data transmission selected by the user.

Claim 18: (new) The method of claim 2 in which the means for permitting the user to communicate to the provider includes at least one of a voice, TDD or data transmission selected by the user.

REMARKS

This is an amendment and response to the Official Communication mailed on October 17, 2003. Entry of the amendment, reexamination and reconsideration and allowance in view of this Amendment and the Remarks herein is respectfully requested.

The Specification

A substitute specification is provided as "Attachment A." The substitute is a true copy (updated to current format requirements) of the specification of United States Patent 6,182,052 (obtained from www.USPTO.gov), which issued from application Serial Number 08/962,912, the parent of the present continuation. In the substitute specification, the sentence is added in Paragraph [001] that: "The referenced applications are incorporated by reference herein."

There is no new matter and the substitute is considered to include the deletions and additions otherwise set out in the preliminary amendment filed on February 17, 2000.

The Claims

Claims 1-4 are amended and new claims 5-18 are added to more particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Regarding the rejections of claims 1-4 under 35 USC 103 as obvious under Bushnell *et al.* in view of News and Notes ... July - August 1985, independent claims 1 and 2 now define a method for facilitating transactions in which, in a network that includes a user, a provider, a gateway platform, and a payment and settlement mechanism, a screen displayed interface provides multiple menu selections for a user with regard to a transaction. As an option, a communication link between a user and provider is selectable by the user. When the user makes a selection from among the various accounts, services, goods and information listed, the gateway transmits the user selection indicia to the provider and the payment and settlement mechanism. Debits and credits associated with the transaction are assigned to the user and provider and the user is delivered the information, goods or services selected.

An interface that provides a complete transaction processing system, from order to payment, with a customer service option, is described that manipulates the transaction selection and completion sequences between and among the network participants having the physical relationships illustrated in Figure 1 and Figure 15. Essentially at the same time following a user's selection in a menu driven interface, payment is debited and credited and delivery of the goods or services or information chosen is effected.

In claim 3 and claim 4, respectively dependent on claim 1 and claim 2, the payment and settlement mechanism is additionally interconnected with a financial institution and the user interface displayed on the screen provided a secured log on menu and confirmation.

Applicant submits that Bushnell *et al.* in view of News and Notes ... July - August 1985 does not suggest such an interactive interface. Bushnell *et al.* essentially describes a call routing system where multiple merchants on television broadcast channels may be contacted. In contrast, the claimed invention involves, as network participants, a user, a provider, a payment and settlement mechanism, and a gateway, all interconnected. In the invention, a method of providing an interface of user selectable menus is claimed wherein a user selects a transaction and the transaction is processed and completed -- as a result of the interface selection by the user -- from order to payment to delivery. Such an interface controlled manipulation of data is not shown or described in Bushnell *et al.* Similarly, News and Notes ... July - August 1985 describes only a menu selectable catalog, not the end to end transaction processing effected by the above described invention of claims 1-4. Particularly, neither, nor their combination, would suggest in 1997 an integrated menu system for the selection and completion of transactions in a network that includes a payment and settlement mechanism (and/or a financial institution) as is set out in claims 1-4 discussed above.

New dependent claims 5-18 are added. Claims 6, 7, 9, 11, 13, 15, and 17 depend on claim 1; claims 5, 8, 10, 12, 14, 16 and 18 depend on claim 2. In the new claims, the payment and settlement mechanism effects transfers funds at a financial

institution (claim 6) or is interconnected with a credit card system (claims 9 and 10). In claims 7 and 8, a repeat transaction option is provided. Claims 11-14 relate to catalog merchandizing and travel bookings effected in the interface methods of claim 1 and claim 2. Claim 15 and claim 16 describe systems of claim 1 and claim 2 interconnected with an automated clearinghouse such that bill pay functionality may be selected. Claim 17 and claim 18 describe systems of claim 1 and claim 2 whereby voice, TDD or data transmission may be selected as communication options by the user.

Applicant submits that Bushnell *et al.* in view of News and Notes ... July - August 1985 does not suggest such applications of an interactive interface in the methods of claim 1 and claim 2.

CONCLUSION

Allowance of the application is respectfully requested.

Respectfully submitted,



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Certificate of Filing by Facsimile: I certify that this Amendment and Response, together with a transmittal letter, Transmittal Form PTO/SB/21 (1 page) and Extension Form PTO/SB/22 (2 pages) are being Filed by Facsimile to 703-872-9306 on April 14, 2004 Attention Group Art Unit 3628, Examiner Frantzy Poinvil [c/o Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria VA 22313-1450.



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